

Information to identify the case:		
Debtor 1	Shannon A. Quinn	Social Security number or ITIN xxx-xx-0578
	First Name Middle Name Last Name	EIN --
Debtor 2	Andrea R. Quinn	Social Security number or ITIN xxx-xx-2576
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 15-11382-TPA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Shannon A. Quinn

Andrea R. Quinn
aka Andrea R Graeb

3/18/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Shannon A. Quinn
Andrea R. Quinn
Debtors

Case No. 15-11382-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Mar 18, 2021

User: dkam
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Shannon A. Quinn, Andrea R. Quinn, 4011 Elmwood Ave, Erie, PA 16509-1348
14158918	+ Aes/Pnc Natl City, Po Box 61047, Harrisburg, PA 17106-1047
14158919	+ Aes/Suntrust, Po Box 61047, Harrisburg, PA 17106-1047
14158925	+ Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14158926	+ Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
14167036	+ Fifth Third Bank, PO Box 9013, Addison, TX 75001-9013
14165534	+ PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
14195768	U.S. Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg, PA 17106-9184
14158932	+ Us Dept Of Ed/Glelsi, Po Box 7860, Madison, WI 53707-7860

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 19 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2021 03:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 19 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2021 03:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14158920	EDI: BANKAMER.COM	Mar 19 2021 03:18:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998
14158921	EDI: CAPITALONE.COM	Mar 19 2021 03:18:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14212858	EDI: BL-BECKET.COM	Mar 19 2021 03:19:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14164365	EDI: CAPITALONE.COM	Mar 19 2021 03:18:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14158923	+ EDI: CITICORP.COM	Mar 19 2021 03:18:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14158924	+ EDI: WFNNB.COM	Mar 19 2021 03:18:00	Comenity Bank/Express, Po Box 182789, Columbus, OH 43218-2789
14201364	EDI: ECAST.COM	Mar 19 2021 03:18:00	ECAST SETTLEMENT CORPORATION, PO

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			BOX 29262, NEW YORK, NY 10087-9262
14335695	EDI: ECMC.COM	Mar 19 2021 03:18:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14386570	EDI: ECMC.COM	Mar 19 2021 03:18:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
14158922	EDI: JPMORGANCHASE	Mar 19 2021 03:18:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14158927	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 19 2021 03:46:00	Kohls/Capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14158928	Email/Text: camanagement@mtb.com	Mar 19 2021 03:47:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
14173099	Email/Text: camanagement@mtb.com	Mar 19 2021 03:47:00	M&T BANK, PO BOX 1288, Buffalo, NY 14240
14175873	EDI: Q3G.COM	Mar 19 2021 03:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14158929	Email/Text: bk@revenuegroup.com	Mar 19 2021 03:48:00	Revenue Group, 4780 Hinckley Industrial, Cleveland, OH 44109
14168473	EDI: SALLIEMAEBANK.COM	Mar 19 2021 03:18:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
14158930	+ EDI: SALLIEMAEBANK.COM	Mar 19 2021 03:18:00	Sallie Mae, 300 Continental Dr, Newark, DE 19713-4322
14158931	+ EDI: RMSC.COM	Mar 19 2021 03:19:00	Syncb/Oldnavydc, Po Box 965005, Orlando, FL 32896-5005
14230519	EDI: RMSC.COM	Mar 19 2021 03:19:00	Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
14178725	EDI: WFFC.COM	Mar 19 2021 03:18:00	United States Department of Education, Claims Filing Unit, P O Box 8973, Madison, WI 53708-8973
14201982	+ EDI: WFFC.COM	Mar 19 2021 03:18:00	Wells Fargo Bank N A, Wells Fargo Education Financial Services, 301 E 58th Street N, Sioux Falls SD 57104-0422
14206592	EDI: WFFC.COM	Mar 19 2021 03:18:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
14158933	+ EDI: WFFC.COM	Mar 19 2021 03:18:00	Wffnatbank, Po Box 94498, Las Vegas, NV 89193-4498
14179107	+ Email/Text: collections@widgetfinancial.com	Mar 19 2021 03:47:00	Widget FCU, 2154 East Lake Rd, Erie, PA 16511-1140
14158934	+ Email/Text: collections@widgetfinancial.com	Mar 19 2021 03:47:00	Widget Financial, 2154 E Lake Rd, Erie, PA 16511-1140
TOTAL: 29			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
14158935	*+	Aes/Pnc Natl City, Po Box 61047, Harrisburg, PA 17106-1047
14158936	*+	Aes/Suntrust, Po Box 61047, Harrisburg, PA 17106-1047
14158937	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bk Of Amer, Po Box 982238, El Paso, TX 79998
14158938	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238

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14158940	*+	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14158941	*+	Comenity Bank/Express, Po Box 182789, Columbus, OH 43218-2789
14158942	*+	Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14158943	*+	Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
14158939	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
14158944	*+	Kohls/Capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14158945	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
14158946	*P++	REVENUE ASSISTANCE CORPORATION, 3711 CHESTER AVE, SUITE 200, CLEVELAND OH 44114-4623, address filed with court:, Revenue Group, 4780 Hinckley Industrial, Cleveland, OH 44109
14158947	*+	Sallie Mae, 300 Continental Dr, Newark, DE 19713-4322
14158948	*+	Synco/Oldnavydc, Po Box 965005, Orlando, FL 32896-5005
14158949	*+	Us Dept Of Ed/Gleis, Po Box 7860, Madison, WI 53707-7860
14158950	*+	Wffnatbank, Po Box 94498, Las Vegas, NV 89193-4498
14158951	*+	Widget Financial, 2154 E Lake Rd, Erie, PA 16511-1140

TOTAL: 1 Undeliverable, 19 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor Lakeview Loan Servicing LLC andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Matthew John McClelland	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Joint Debtor Andrea R. Quinn rebeka@seelingerlaw.com
Rebeka Seelinger	on behalf of Debtor Shannon A. Quinn rebeka@seelingerlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7